

Attorney Docket No.: SCHW P001USCI

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10/614,969

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IN THE CLAIMS:

- (Currently Amended) 1. A system for preparing documents, comprising:  
a first database, wherein said first database stores data provided by a first user;  
at least one additional database, wherein said at least one additional database stores data provided by at least one additional user;  
a comparison engine, located on a network server, and coupled to said first and said at least one additional database by a network connection, wherein said comparison engine compares data provided by said first user and said at least one additional user and identifies discrepancies between said data;  
a forms library containing document templates;  
a documentation preparation engine operable to receive additional information required to prepare the documents, wherein a compliance engine determines if reconciled data and said additional information are consistent with procedures for processing said data, and wherein noncompliant reconciled data or additional information is further reconciled; and  
a documentation delivery engine operable to populate data fields within said documents templates with reconciled data and deliver said populated documents.

(Original) 2. The system for preparing documents of claim 1, wherein said first user is a mortgage originator, and said at least one additional user comprises an investor.

(Original) 3. The system of Claim 2, wherein said first user enters data into said first database via a loan origination software package.

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(Original) 4. The system of Claim 2, wherein procedures for processing said data provided by said first user or said at least one additional user comprise business rules.

(Currently Amended) 5. The system of Claim 1, wherein said comparison engine writes said reconciled data to said first database or said at least one additional database, wherein said reconciled data eliminates data inconsistencies that would reduce a value of the prepared documents, the reconciled data comprising at least one data selected from the group consisting of:

- a type of interest rate lock;
- a need for private mortgage insurance;
- a interest rate;
- a loan program; and
- a requirement for investor fees.

(Original) 6. The system of Claim 1, wherein the documents comprise loan-closing documents.

(Original) 7. The system of Claim 4, wherein said business rules comprise business logic associated with said first user and said at least one additional user.

(Original) 8. The system of Claim 7, wherein said business rules further comprise requirements imposed by governmental entities, their agencies, or their vendors.

(Currently Amended) 9. A system for preparing loan documents, comprising:

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a first database, wherein said first database stores data and procedures for processing said data provided by a mortgage originator;

at least one additional database, wherein said at least one additional database stores data and procedures for processing said data provided by an investor;

a comparison engine, wherein said comparison engine compares data provided by said mortgage originator to data provided by said investor and identifies discrepancies between said data provided by said mortgage originator and said investor;

a user interface wherein said mortgage originator or said investor reconciles said discrepancies;

a forms library containing loan document templates;

a documentation preparation engine operable to receive additional information required to prepare the documents, wherein a compliance engine determines if said reconciled data and said additional information are consistent with said procedures for processing said data provided by said mortgage originator and said investor, and wherein noncompliant reconciled data or additional information is reconciled; and

a documentation delivery engine operable to populate data fields within said loan document templates with reconciled data and transmit information consistent with procedures provided by said mortgage originator and said investor, and deliver said populated documents.

(Original) 10. The system of Claim 9, wherein said mortgage originator enters data into said first database via a software package.

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(Original) 11. The system of Claim 9, wherein said procedures for processing said data provided by said mortgage originator and said investor comprise business rules and or compliance requirements.

(Currently Amended) 12. The system of Claim 9, wherein said comparison engine writes said reconciled data to said first database or said at least one additional database, wherein said reconciled data eliminates data inconsistencies that would reduce a value of the prepared documents, the reconciled data comprising at least one data selected from the group consisting of:

a type of interest rate lock;

a need for private mortgage insurance;

a interest rate;

a loan program; and

a requirement for investor fees.

(Original) 13. The system of Claim 9, wherein said at least one additional database comprises at least one database selected from entities involved in the loan transaction and their vendors.

(Original) 14. The system of Claim 11, wherein said business rules comprise business logic associated with said first user and said at least one additional user.

(Original) 15. The system of Claim 14, wherein said business rules further comprise requirements imposed by governmental entities, their agencies, or their vendors.

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(Original) 16. The system of Claim 11, wherein said compliance requirements are issued by at least one entity selected from the group consisting of federal government agencies, state governments, local governments, banking regulators, FHA, VA, and FNMA/FHLMC.

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(Currently Amended) 17. A method of preparing loan documents, comprising the steps of:  
storing data and procedures for processing said data provided by a mortgage originator in a  
first computer implemented database;

storing data and procedures for processing said data provided by an investor in at least one  
additional computer implemented database;

comparing data provided by said mortgage originator to data provided by said investor using a  
computer implemented software application;

identifying discrepancies between said data provided by said mortgage originator and said  
investor using the computer implemented software application;

reconciling said discrepancies using the computer implemented software application;

supplying additional information to prepare the documents to a documentation preparation  
engine using the computer implemented software application;

auditing said reconciled discrepancies and said additional information with a compliance  
engine that determines if said reconciled data and said additional information are consistent with said  
procedures for processing said data provided by said mortgage originator and said investor, and  
wherein noncompliant reconciled data or additional information is reconciled using the computer  
implemented software application;

populating reconciled data and additional information consistent with procedures for  
processing said data provided by said mortgage originator and said investor into loan documents  
contained within a forms library using the computer implemented software application; and

delivering said populated loan documents for execution using the computer implemented  
software application.

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(Original) 18. The method of Claim 17, wherein said mortgage originator enters data into said first database via a software package.

(Original) 19. The method of Claim 17, wherein said procedures for processing said data provided by said mortgage broker and said investor comprise business rules and or compliance requirements.

(Currently Amended) 20. The method of Claim 17, wherein said comparison engine writes said reconciled data to said first database or said at least one additional database, wherein said reconciled data eliminates data inconsistencies that would reduce a value of the prepared documents, the reconciled data comprising at least one data selected from the group consisting of:  
a type of interest rate lock;  
a need for private mortgage insurance;  
a interest rate;  
a loan program; and  
a requirement for investor fees.

(Original) 21. The method of Claim 20, wherein said at least one additional database comprises at least one database selected from the group consisting of property tax databases, independent property valuations databases, income/employment verification databases, income tax databases, and credit databases

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(Original) 22. The method of Claim 19, wherein said business rules comprise investor business rules, regulatory compliance requirements, or insurability requirements.

(Original) 23. The system of Claim 19, wherein said compliance requirements are issued by at least one entity selected from the group consisting of federal government agencies, state governments, local governments, banking regulators, FHA, VA, and FNMA/FHLMC.

(Original) 24. The method of Claim 17 further comprising the step of: manipulating individual data fields within said populated documents.

(Original) 25. The method of Claim 17 further comprising the step of: allowing said broker to select additional documents from said forms library, wherein said additional documents are populated automatically.

(Original) 26. The method of Claim 24, further comprising re- auditing the documents with said compliance engine and reconciling discrepancies created by manipulating individual data fields within said populated documents.

(Original) 27. The method of Claim 24, further comprising re- auditing the documents with said compliance engine and reconciling discrepancies created by adding additional documents.